ABSTRACT OF THE DISCLOSURE

In a method of making a monetary transaction between a customer and a merchant, a processing terminal of the merchant is operated to establish a connection with a mobile terminal of the customer and to request for virtual currency information issued by a financial institution and stored in the mobile terminal. Upon receipt of the virtual currency information from the mobile terminal, the processing terminal issues an authentication request to the financial institution. The monetary transaction is completed upon receipt of an authorization response from the financial institution.